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Date: January 5, 2006

Fax Number:.....571-273-6714

cc: 571-273-8300

Pages (including cover sheet).....

Time Sent:.....approx.

FACSIMILE:.....(212) 259-2595 (AUTOMATIC-24 hours)

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Attn: Examiner Jalatee Worjloh

Group Art Unit: 3621

Examiner Phone Number: 571-572-6714

Applicants: Hogan et al.

Application No.: 09/886,486

Attorney Docket No.: AP33454

Billing Code: 070457.1023

NY02:501123.1

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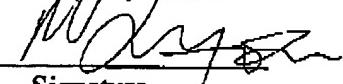
Applicant : Hogan, et al.

Serial No. : 09/886,486 Examiner : Jalatee Worjoh

Filed : 06/22/2001 Group Art Unit: 3621

For: AN IMPROVED METHOD AND SYSTEM FOR CONDUCTING
SECURE PAYMENTS OVER A COMPUTER NETWORK WITHOUT
A PSEUDO OR PROXY ACCOUNT NUMBERINTERVIEW SUMMARY
AND SUPPLEMENTAL REPLY

I hereby certify that this paper for S/N 09/886,486 is being facsimile transmitted to 571-273-6714 and 571-273-8300 at the United States Patent & Trademark Office on the date indicated below

Manu J Tejwani
Attorney Name


Signature

37,952
PTO Registration No.

January 5, 2006
Date of Signature

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In response to the Advisory Action dated December 6, 2005 and discussion with the Examiner on about December 21, applicants amend the claims as shown in the Claims section beginning of page 2 of this paper and present remarks in the Remarks section beginning on page 5 of this paper.